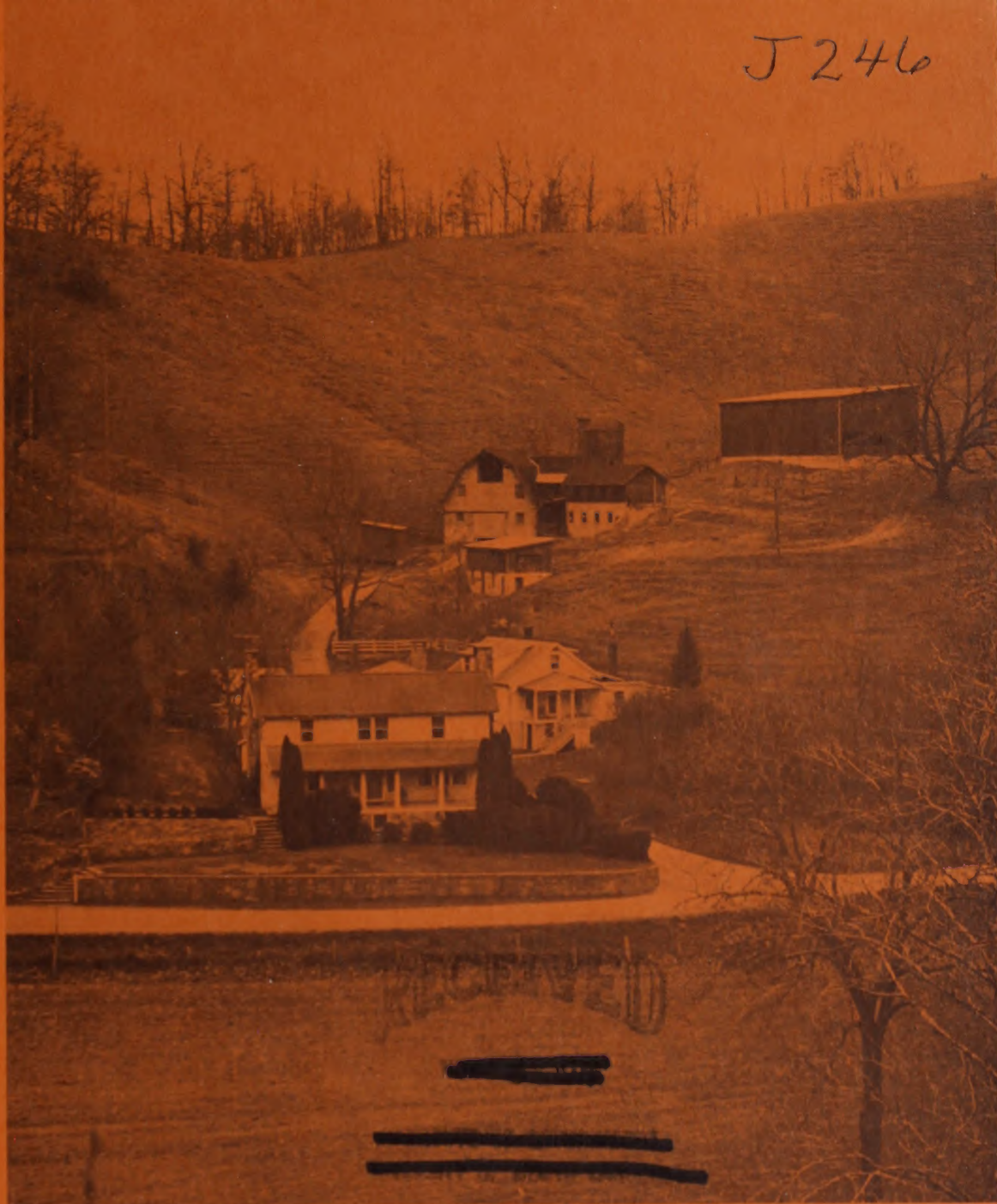


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HOUSING



POPULATION & ECONOMY

ASHE & ALLEGHANY COUNTIES
NORTH CAROLINA

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TITLE: INITIAL HOUSING ELEMENT, ASHE AND ALLEGHANY COUNTIES,
NORTH CAROLINA

AUTHOR: Batten Associates -- Urban Research and Development Corporation

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Housing Inventory
Housing Problems and Obstacles
Housing Program

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ABSTRACT: The INITIAL HOUSING ELEMENT, ASHE AND ALLEGHANY COUNTIES
examines current economic and population trends in the two-county area and
identifies factors which will influence the need for housing over the next few
years.

Housing problems and obstacles to solving the problems are discussed, and a
three-year action program for meeting housing needs is outlined.

INITIAL HOUSING ELEMENT

ASHE and ALLEGHANY COUNTIES, NORTH CAROLINA

Prepared for the

Ashe County

Alleghany County

Board of Commissioners

Board of Commissioners

by

Ashe County Planning Board

Alleghany County Planning Board

Technical Assistance By

Batten Associates - Urban Research and Development Corporation

Winston-Salem, N. C.

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Under Contract with the

North Carolina Department of Local Affairs

Division of Community Planning

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December, 1970



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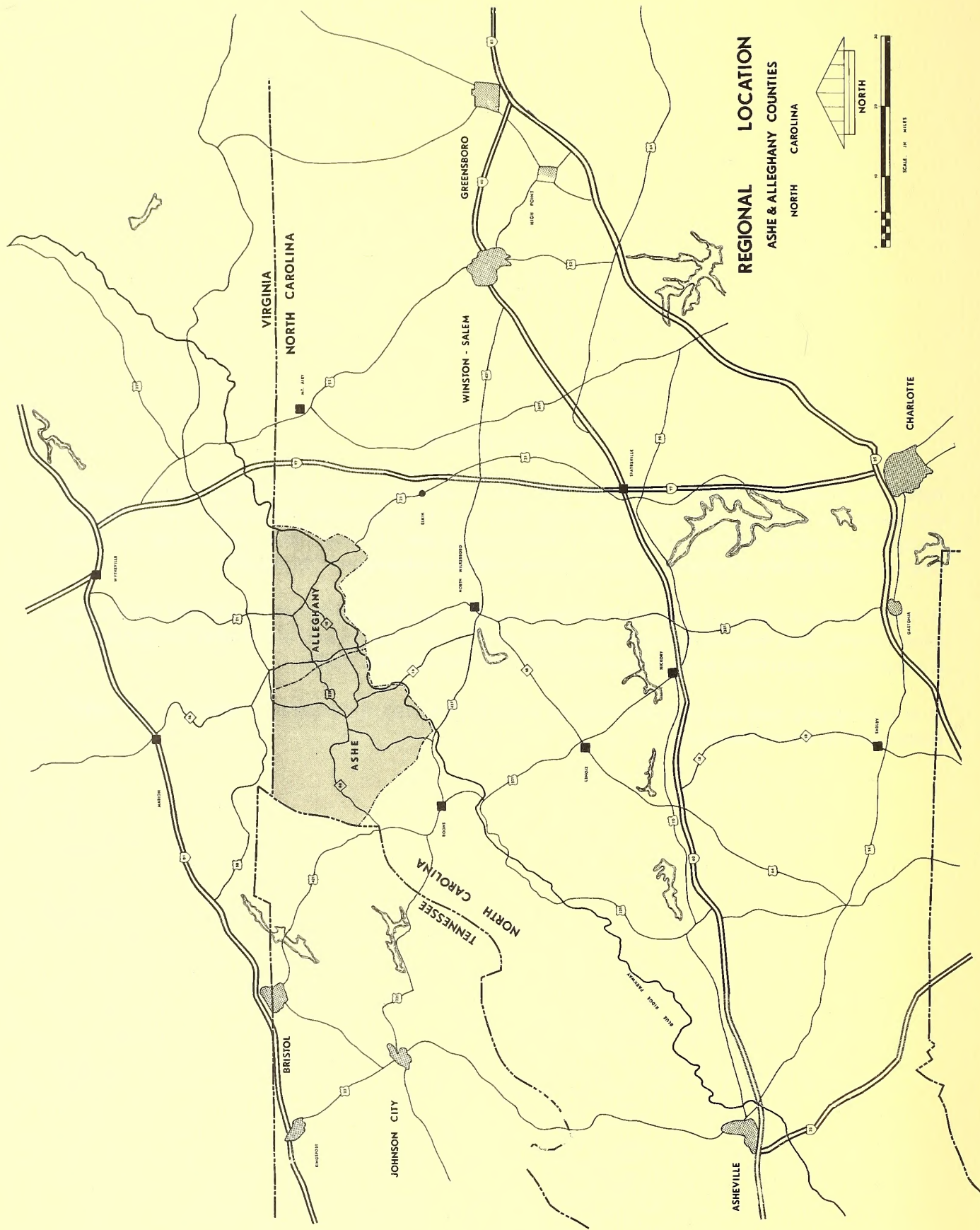
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INTRODUCTION

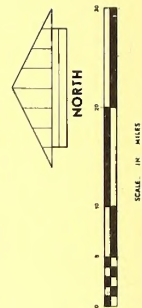
Ashe and Alleghany Counties, although they remain relatively rural, are undergoing changes that will accelerate once the proposed Blue Ridge Reservoir is constructed. The County Commissioners recognize the assets and the potentials of their counties and are aware that these can be distorted, obscured, and in fact eliminated if future growth remains unplanned and unguided.

A comprehensive planning program has been initiated to provide guidelines for physical growth and development. This housing element is the first step in the program and is intended to analyze the current housing situation and to chart a direction for the next few years.

It is appropriate that the planning program begin in this way, for housing is essential in an area's economic and social stability.



REGIONAL LOCATION
ASHE & ALLEGHANY COUNTIES
NORTH CAROLINA



POPULATION AND ECONOMIC CHARACTERISTICS

REGIONAL SETTING

Located in the Appalachian Plateau region of northwestern North Carolina, Ashe and Alleghany Counties are still largely rural in character with rolling mountainous terrain and narrow stream valleys. Limited accessibility has isolated the counties and their population centers of Jefferson, West Jefferson, and Sparta from the growth forces of Piedmont North Carolina and the Tri-Cities area in Tennessee.

The same general physical character of the two counties extends north into Virginia while south, in Wilkes County, the mountains change to the Yadkin River Valley, a fertile agricultural area.

Interstate Highways 40, 81, and 77 (planned) frame the counties with the closest one being I-77 which will by-pass Alleghany County about ten miles to the east. U. S. Highway 421, running east-west through Wilkes County provides a reasonably good linkage with the Central Piedmont. The Blue Ridge Parkway, along the southern edge of both counties, is a scenic route with a low speed limit. Since commercial traffic is prohibited on the Parkway, it cannot be considered a major component of the regional highway system.

Roads providing direct access to the counties and circulation within them are poor. Major improvements to U. S. Highways 21 and 221 and N. C. Highways 16, 18, and 88 would greatly help the counties attract new commerce and industry and well as people seeking recreational opportunities.

POPULATION CHARACTERISTICS

1. Trends in Total Population

The total population of both Ashe and Alleghany Counties decreased steadily from 1940 to 1960 with the largest rate of change occurring during the 1950's. Preliminary 1970 Census figures show a continuing decrease for Ashe County but a slight increase for Alleghany County between 1960 and 1970.

Table 1

POPULATION TRENDS, ASHE AND ALLEGHANY COUNTIES,
NORTH CAROLINA; 1940, 1950, 1960, 1970

Year	Ashe County		Alleghany County	
	Population	Percent Change	Population	Percent Change
1940	22,664	---	8,341	---
1950	21,878	-3.5	8,155	-2.2
1960	19,768	-9.6	7,734	-5.2
1970	18,768	-5.0	7,815	1.0

Source: U. S. Bureau of the Census, *Census of Population, 1950, 1960 and 1970 (preliminary)*

The steady decline between 1950 and 1960 is characteristic of neighboring counties and rural areas in general, and can be attributed to a lack of employment opportunities which caused families, especially young ones, to move out of the counties in search of jobs. During the 1960's the birth rate increased and several new industries began operations which helped slow the rate of Ashe County's population decline and accounts for the slight increase in Alleghany County.

2. Age

The median age -- the age at which half the population is younger and half is older -- is rising in both counties. Although Alleghany County had an "older" population than Ashe County in 1960, the median age of people in Ashe was increasing at a more rapid rate. Unfortunately, 1970 Census data are not yet available, so the trend during the last decade cannot be determined at this time.

Table 2

MEDIAN AGE OF POPULATION, ASHE AND ALLEGHANY COUNTIES, NORTH CAROLINA, 1950-1960

	Median Age (years)		Percent Change
	1950	1960	
Ashe County	26.8	30.4	11.8
Alleghany County	23.8	27.7	14.0

Source: U. S. Bureau of the Census, *Census of Population, 1960*

This comparison of median age re-emphasizes the out-migration which has been taking place, for it is the young who tend to move. It also indicates that special study and consideration may need to be given to particular housing types which will best meet the needs and requirements of an older population.

3. Household Size

In 1950 an average household in Alleghany County was made up of 3.8 people: this average dropped to 3.6 people in 1960. Ashe County's average household of 4.2 people in 1950 dropped to 3.7 people in 1960. Again, these changes are largely due to the out-migration of young families and the retention of older ones.

Although 1970 data are not yet available, it seems reasonable to expect the trend toward smaller families to continue in both counties. This trend has a significant affect on the size and type of housing units which will be needed in the future.

4. Race

Non-white residents make up a very small portion of the total population in Ashe and Alleghany Counties. Between 1950 and 1960, the non-white portion of the population in each county decreased over twice as rapidly as the white segment.

Table 3

WHITE AND NON-WHITE POPULATION, ASHE AND
ALLEGHANY COUNTIES, NORTH CAROLINA, 1950-1960

County	1950		1960		Percent Change 1950-1960
	Population	Percent of Total	Population	Percent of Total	
Ashe	21,878	----	19,768	----	----
White	21,599	98.7	19,569	98.9	-10.3
Non-White	279	1.3	199	1.1	-28.6
Alleghany	8,155	----	7,734	----	----
White	7,887	96.7	7,501	96.9	- 4.9
Non-White	268	3.3	239	3.1	-10.8

Source: U. S. Bureau of the Census, *Census of Population, 1960*

5. Income

In 1967 the per capita personal income was \$1,662 in Alleghany County and \$1,387 in Ashe County. Generally a per capita income of \$1,500 in rural areas and \$1,800 in urban areas is considered as poverty level. Using this standard for Ashe and Alleghany Counties and comparing them with other nearby areas, it seems that Ashe County was the only area in region with a poverty level per capita income in 1967.

Table 4

PER CAPITA PERSONAL INCOME, ASHE AND ALLEGHANY
COUNTIES, NORTH CAROLINA COMPARED WITH OTHER
AREAS, 1950, 1959, 1967.

Area	Per Capital Income			Percent Change 1950-1967
	1950	1959	1967	
Alleghany County	\$ 574	\$ 942	\$1,662	65.5
Ashe County	480	905	1,387	65.4
Surry County	1,110	1,616	2,557	57.0
Watauga County	562	994	1,688	66.7
Wilkes County	633	1,138	1,768	64.2
Winston-Salem SMSA	1,386	2,030	3,159	56.1

Source: Appalachian Regional Commission, *Appalachian
Data Book*, December, 1969

More recent income data will undoubtedly show further increases in per capita income. Nevertheless, there are a substantial number of people in Ashe and Alleghany Counties who are poor and as a result must live in unsound and inadequate houses.

EMPLOYMENT TRENDS

Farming was the principal occupation in Ashe and Alleghany Counties until the early 1960's when more and more workers began leaving the farm for employment in new manufacturing plants. This employment stimulated the demand for more consumer goods and services which in turn induced employment gains in other sectors of the economy.

Table 5

EMPLOYMENT CHANGES, ASHE AND ALLEGHANY COUNTIES, NORTH CAROLINA, 1963-1969

	Ashe County		Alleghany County	
	1963	1969	1963	1969
Civilian work force	7,370	6,470	3,590	3,650
Rate of unemployment	7.9%	5.3%	5.3%	1.9%
Total Employment	6,790	6,130	3,400	3,580
manufacturing	1,890	2,030	1,180	1,400
agriculture	2,600	1,610	1,080	670
trade	460	500	210	300
service	210	370	150	310
government	620	610	240	320
other	1,010	1,010	540	580

Source: Employment Security Commission of North Carolina

During the 1963-1969 period, Ashe County experienced a rather substantial drop in its work force -- another indication of out-migration, while Alleghany County's force steadily gained in numbers. The rate of unemployment showed a marked decrease in both areas.

The majority of Alleghany County's manufacturing workers are employed in the apparel industry with most of the remainder falling into the "other" category. In Ashe County, the electrical machinery industry employs the greatest number of workers followed by the apparel, furniture, and lumber and wood industries.

Table 6

EMPLOYMENT BY MANUFACTURING GROUPS, ASHE AND ALLEGHANY COUNTIES, NORTH CAROLINA, 1969

Group	Ashe County	Alleghany County
Food	50	0
Textiles	15	0
Apparel	510	775
Lumber and Wood	220	30
Furniture	400	0
Electrical machinery	820	0
Other	15	590
TOTAL	2,030	1,400

Source: Employment Security Commission of North Carolina

It would seem that Ashe County's employment situation would be fairly stable because of the spread over several major groups. Yet it has rather prominent seasonal employment fluctuation rates. Alleghany County also experiences seasonal fluctuations in its employment level.

POTENTIAL FOR GROWTH

The potential of an area to expand its economy depends on a variety of factors that give it a competitive edge over another area. Ashe and Alleghany Counties have certain characteristics that work to a competitive advantage and disadvantage in attracting new enterprises or in expanding existing ones.

1. Advantages

- suitable sites and areas for development
- good utility services (existing and planned) in urbanizing portions of counties
- good power and water sources
- good labor relations
- adequate labor supply in Ashe County
- proposed Blue Ridge Reservoir which will offer outstanding scenic and recreation opportunities.

2. Disadvantages

- poor highway alignments and grades for truck traffic
- area circumvented by interstate highways
- inadequate rail service and absence of local air service
- relatively long distances to major markets and urban centers for distribution of manufactured products and import of raw materials
- tight labor supply in Alleghany County
- limited raw materials

After weighing the advantages and disadvantages and considering population and economic trends, it is concluded that:

1. The up-turn in Alleghany County's population, reported in the 1970 Census, will continue at a gradual level reaching an estimated 8,800 people in the next thirty years.
2. The decline in Ashe County's population will begin to level off in the next several years and will gradually increase to about 11,600 people by year 2000.

These growth projections are based on two important assumptions: First, that industrial development efforts will attract industry employing skilled and semi-skilled workers and will result in reduced seasonal employment fluctuations and out-migration of young workers seeking more lucrative and satisfying job opportunities. The second and over-riding assumption is that the Blue Ridge Reservoir will be constructed, and that the counties will make an all out effort to guide development and to insure that it takes only the most imaginative and high-quality form.

HOUSING INVENTORY

HOUSING IN 1960

Ashe County had 5,892 housing units in 1960 while Alleghany County reported 2,738 units. Both counties had relatively high vacancy rates (11 per cent of total units in Ashe and 20 per cent of all units in Alleghany) which partially reflects a high proportion of seasonal or vacation homes, especially in Alleghany County. With seasonal units excluded, Ashe had an 8.6 per cent vacancy rate and Alleghany a 10.9 per cent rate.

The rate of home ownership is high in both counties with four out of every five occupied units being lived in by their owners. It is important to note that the rate of homeownership was as high or higher among non-white residents as among the white ones.

Table 7

OWNERSHIP AND VACANCY STATUS IN
HOUSING UNITS, ASHE AND ALLEGHANY
COUNTIES, NORTH CAROLINA, 1960

	Number of Housing Units	
	Ashe County	Alleghany County
Occupied housing units	5,242	2,198
owner occupied	4,183	1,735
white	[4,150]	[1,685]
non-white	[33]	[50]
renter occupied	1,059	463
white	[1,052]	[458]
non-white	[7]	[5]
Vacant housing units	650	540
seasonal	197	272
non-seasonal	453	268
TOTAL	5,892	2,738

Source: U. S. Bureau of the Census, *Census of Housing, 1960*

As would be expected in a rural area, the vast majority of the housing units in Ashe and Alleghany Counties were of a single-family type. Few duplexes and apartments were present and mobile homes were just beginning to appear.

Table 8

HOUSING UNITS BY TYPE OF STRUCTURES,
ASHE AND ALLEGHANY COUNTIES, NORTH CAROLINA,
1960

Type of Structure	Housing Units	
	Ashe County	Alleghany County
Single-family	5,798	2,674
Two-family	26	9
Multi-family	9	37
Mobile Homes	59	18
TOTAL	5,892	2,738

Source: U. S. Bureau of the Census, *Census of Housing, 1960*

Ten years ago the Census found every other house in Ashe County to be either deteriorating or dilapidated, while in Alleghany County two houses out of five were either deteriorating or dilapidated.

Table 9

CONDITION OF HOUSING UNITS, ASHE AND
ALLEGHANY COUNTIES, NORTH CAROLINA
1960

Condition	Ashe County		Alleghany County	
	Number	Percent	Number	Percent
Sound	2,980	50.6	1,706	62.3
Deteriorating	2,242	38.1	704	25.7
Dilapidated	670	11.3	328	12.0
TOTAL	5,892	100.0	2,738	100.0

Source: U. S. Bureau of the Census, *Census of Housing, 1960*

The real significance of these figures comes to light when they are compared with housing conditions in other northwestern North Carolina counties. This comparison shows that Ashe County had the highest and Alleghany County the third highest proportion of unsound (deteriorating and dilapidated) housing units among eleven selected counties.

Table 10

HOUSING CONDITIONS IN SELECTED
NORTH CAROLINA COUNTIES, 1960

County	Total	Housing Units			
		Sound		Condition	
		Number	Percent	Unsound	Percent
				Number	Percent
Alexander	4,505	2,875	63.8	1,630	36.2
Alleghany	2,738	1,706	62.3	1,032	37.7
Ashe	5,892	2,980	50.6	2,912	49.4
Avery	3,452	2,267	65.7	1,185	34.3
Caldwell	13,870	10,118	72.9	3,752	27.1
Iredell	18,748	13,832	73.8	4,916	26.2
Stokes	6,502	4,282	65.9	2,220	34.1
Surry	14,480	10,313	71.2	4,167	28.8
Watauga	5,554	3,848	69.3	1,706	30.7
Wilkes	12,659	7,853	62.0	4,806	38.0
Yadkin	6,865	4,871	70.9	1,994	29.1

Source: U. S. Bureau of the Census, *Census of Housing, 1960*

Non-farm housing in the two-county area tended to be in better condition than housing located on farms. However, of all dilapidated structures in Ashe County the higher proportion was among non-farm units.

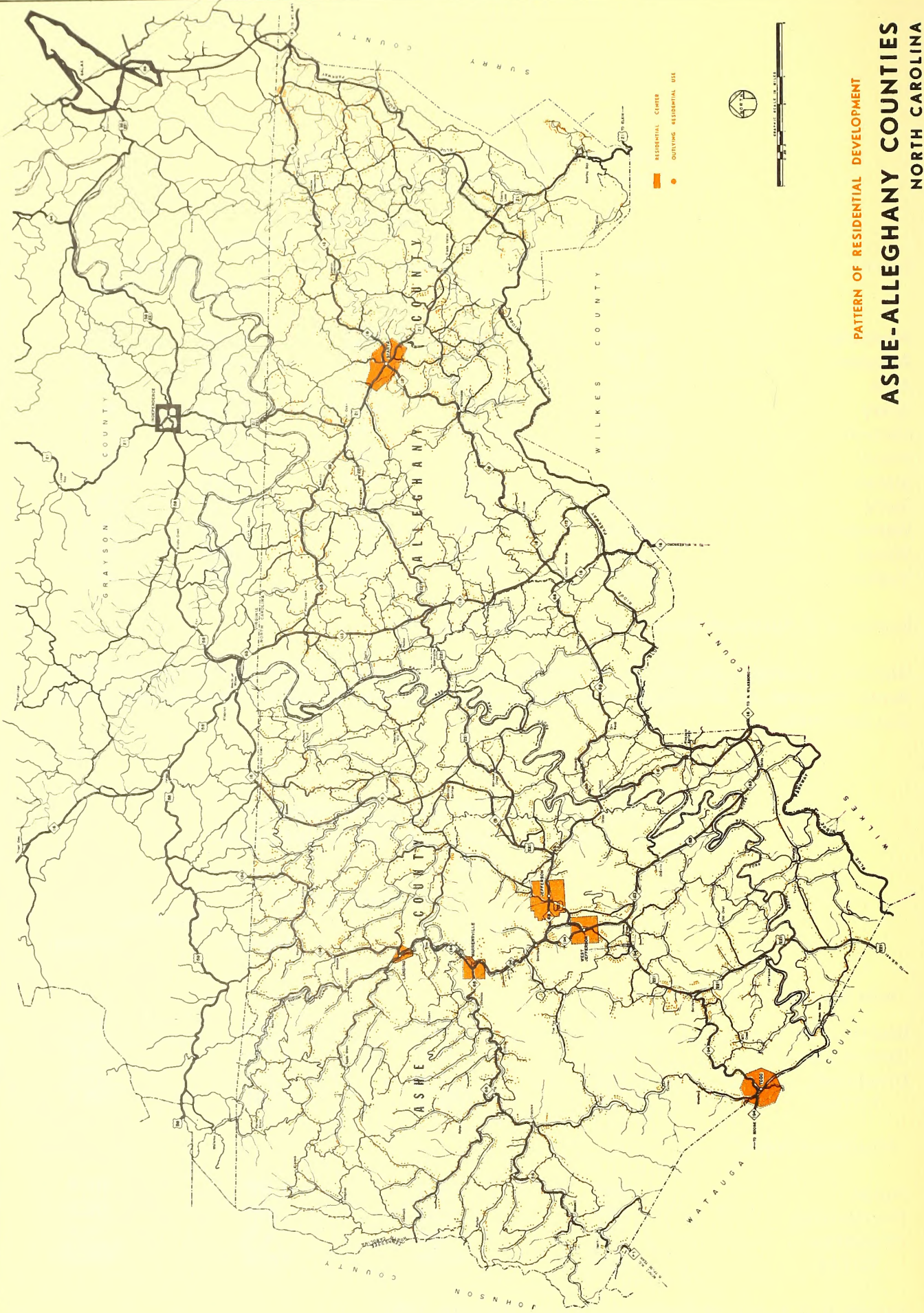
Table 11

CONDITION OF FARM AND NON-FARM HOUSING,
ASHE AND ALLEGHANY COUNTIES, NORTH CAROLINA
1960

	Housing Units			
	Farm		Non-Farm	
	Number	Percent	Number	Percent
Ashe County				
Sound	1,187	45.5	1,793	54.6
Deteriorating	1,163	44.6	1,079	32.9
Dilapidated	259	9.9	411	12.5
TOTAL	2,609	100.0	3,283	100.0
Alleghany County				
Sound	548	58.6	1,158	64.3
Deteriorating	266	28.4	438	24.3
Dilapidated	122	13.0	206	11.4
TOTAL	936	100.0	1,802	100.00

Source: U. S. Bureau of the Census, *Census of Housing, 1960*

PATTERN OF RESIDENTIAL DEVELOPMENT ASHE-ALLEGANY COUNTIES NORTH CAROLINA



RECENT HOUSING TRENDS

Since neither county has a building permit procedure, there is little information available to show housing trends during the past decade. Unfortunately, the 1970 Census count of housing units is not yet available, so it is difficult to even accurately determine the total number of housing units available in the Counties.

At present, the best indication of the number of housing units in the two counties is the number of residential electrical connections.

Table 12

RESIDENTIAL ELECTRICAL CONNECTIONS, ASHE AND ALLEGHANY COUNTIES, NORTH CAROLINA JUNE, 1970

Category of Unit	Number of Electrical Connections	
	Ashe County	Alleghany
Urban residential*	701	485
Rural residential*	5,613	2,471
Seasonal residential*	375	480
TOTAL	6,689	3,436

*Includes mobile homes

Source: Blue Ridge Electric Membership Corporation

Based on these figures, Ashe County gained almost 800 housing units during the last ten years and Alleghany County gained about 700 units.

As the accompanying map shows, residential development centers in Jefferson, West Jefferson, and Sparta and then disperses fairly evenly throughout the remainder of the counties.

In an effort to determine trends in structural conditions a sample survey was conducted in July of this year. Some 888 housing units were surveyed in Ashe County and 941 were surveyed in Alleghany County. When compared with 1960 Census data, the survey results indicate that the proportion of standard or sound units has decreased which has been offset by an increase in dilapidated structures. The percentage of deteriorating structures has remained almost the same. Alleghany County has experienced a similar decrease in the proportion of standard structures which has been offset by an increase in deteriorating structures. The proportion of dilapidated units has remained constant.

Table 13

COMPARISON OF RESIDENTIAL STRUCTURAL CONDITIONS,
ASHE AND ALLEGHANY COUNTIES, NORTH CAROLINA
1960-1970

Condition	Ashe County			Alleghany County		
	Percent of Total 1960	1970	Percent Change 1960-1970	Percent of Total 1960	1970	Percent Change 1960-1970
Standard (sound)	50.6	42.5	-8.1	62.3	55.3	-7.0
Deteriorating	38.1	38.9	0.8	25.7	32.9	7.2
Dilapidated	11.3	18.6	7.3	12.0	11.8	0.2

Source: U. S. Bureau of the Census, *Census of Housing, 1960*
Batten Associates field survey (sample), 1970

A comparison of this type has certain limitations because of differences in definitions and criteria for judging structural conditions as well as the comprehensiveness of the selected samples. However, it can be concluded that despite the construction of a number of new homes during the 1960's the overall quality of housing declined. Part of this decline can be attributed to the normal aging process. In some cases families have moved to other houses and have left their old ones standing vacant.

During 1969, 108 new homes were constructed in Ashe County and 41 constructed in Alleghany County. According to tax records, the majority of these had a value of \$20,000 or less with the greatest number falling into the \$11,000 to \$15,000 range.

Table 14

VALUE RANGE DISTRIBUTION OF HOUSING
CONSTRUCTED IN ASHE AND ALLEGHANY
COUNTIES, NORTH CAROLINA, 1969

Tax Value Range	Number of Housing Units			
	Ashe County		Alleghany County	
	No.	Percent	No.	Percent
\$5,000 and under	22	20.4	7	17.1
\$6,000 - 10,000	28	25.9	12	29.3
\$11,000 - 15,000	32	29.6	16	39.0
\$16,000 - 20,000	17	15.7	5	12.2
\$21,000 - 25,000	6	5.6	0	0.0
\$26,000 - 30,000	2	1.9	1	2.4
\$31,000 and over	1	0.9	0	0
TOTAL	108		41	

Source: Parsons, James C. *Housing in the Blue Ridge Local Development District*, Blue Ridge Planning and Development Commission Summer, 1970, Appendix I pp. v-vi

In addition to these new conventional homes, 158 mobile homes were located in the two counties, last year -- 121 in Ashe and 37 in Alleghany. This means that *one out of every two new homes was a mobile home!*

HOUSING NEEDS

An estimate of housing needs in Ashe and Alleghany Counties must take into consideration anticipated population changes, the replacement of dilapidated housing, the relocation needs of families to be displaced by the Blue Ridge Reservoir Project; and the needs of reservoir construction workers who may be living temporarily in the two counties.

1. Population Changes

Past and present population and economic trends, the natural potential of the region, and the impact the reservoir is expected to have on the area indicates that both Ashe and Alleghany Counties will experience a slow, gradual population increase over the next thirty years. Through natural increase, and slowing the rate of out-migration, Ashe County should grow at the average rate of about 40 families per year with Alleghany County increasing by ten families per year. Thus an average of 50 housing units a year will be needed to meet just this one segment of the housing market.

2. Replacement of Dilapidated Housing

It is estimated that there are presently 700 dilapidated housing units in Ashe County and about 550 in Alleghany County. These are units which have declined to a point where it is no longer economically feasible to renovate them for long term use. In addition, there are an estimated 520 deteriorating units in Ashe County and 225 deteriorating units in Alleghany County which may be expected to slip into a dilapidated state during the next several years. A concerted effort to replace these dilapidated units over the next ten years would require 200 new units per year -- 122 in Ashe County and 78 in Alleghany County. At the same time, very positive steps will have to be taken to encourage the upgrading of deteriorating units. If the deterioration is not reversed and units continue to become dilapidated, the problems of replacement will be compounded.

3. Relocation Housing

Approximately 240 Ashe County families and 119 Alleghany County families will be displaced by the Blue Ridge Reservoir Project. Appalachian Power Company has started land acquisitions even though their application for a license is still pending with the Federal Power Commission. A few families have already moved, but the majority will be relocating within 18 months after project approval.

A survey in Ashe County* showed that about 97 percent of the people who must relocate plan to remain in the county. Although Alleghany County families have not been surveyed, similar results would be expected. Approximately 350 units will be needed within a relatively short period of time to house these displacees.

**Unpublished survey by Mr. Gayle Hurley, Principal of Jefferson Elementary School and Mr. Darrel Campbell, Principal of Ashe Central High School as a part of a study to determine the impact of the proposed reservoir on Ashe County schools.*

4. Housing for Construction Workers

At the peak of construction activity, the work force on the Blue Ridge Reservoir Project is expected to reach 1,000 to 1,200 men. About half of these workers will be day laborers hired from the region. The others will be skilled construction workers and supervisory personnel who will migrate into the area.**

Unless steps are taken to concentrate the workers near the dam sites in Gayson County, Virginia, they will tend to settle where ever their housing needs can be met.

The concentrated approach to worker housing would limit the impact of construction on Ashe and Alleghany Counties. A more dispersed settling pattern of the workers would require the Ashe and Alleghany housing market to share in meeting the demand. This would stimulate housing production to a high level and would result in vacant housing units after the workers leave which could help meet longer-term housing needs. However, if this approach is taken, the two counties must take great care to guide development to proper locations and to insure quality in design and construction. To allow such housing to scatter in an uncontrolled and random fashion would create long-term problems that would far outweigh the advantages.

Separate and apart from the housing needs of Ashe and Alleghany residents is the demand for vacation homes. The two counties are already popular locations for these homes and the market may be expected to expand considerably when the reservoir project is completed. However, it is premature to attempt to project the extent of the market at this time.

***Gardner Gidley and Associates, Recreation Resources, Mount Rogers District: An Analyses and Plan for Development, February, 1970.*

SUMMARY OF HOUSING PROBLEMS AND OBSTACLES

Ashe and Alleghany Counties will face some difficult housing problems over the next few years. These problems and the obstacles to their solution are stated in the order of importance as background for the development of a housing program and strategy.

PROBLEMS

1. Inadequate Supply of Housing
 - o The present supply of housing is not sufficient to meet the relocation needs of some 350 families who will be displaced by the proposed Blue Ridge Reservoir Project. This problem is further complicated by the fact that the relocation housing will be needed within a relatively short period of time (12 to 18 months) following the start of the project.
 - o Additional housing will be needed over the next years to meet nominal population increases and to support an effective program of replacing dilapidated houses. The present supply will not meet these needs.
2. Substandard Housing Conditions

Approximately 50 percent of Ashe County's housing is substandard with about 19 percent in a dilapidated state. One-third of the housing in Alleghany County is substandard; 12 percent is dilapidated.

3. Proliferation of Mobile Homes

The number of mobile homes in the two-county area is growing at a rapid rate. Since there are few mobile home parks, most of these units have been located on regular lots, often interspersed with conventional houses. In some cases, their water source and sewage disposal methods are questionable.

Many people have been forced into the mobile home market because of difficulties in securing a conventional home. While the mobile home may seem to be an easy and immediate way of meeting housing needs, its uncontrolled and indiscriminate use will bring about serious, long-term land use problems.

4. Blighting Influences

There are several conditions prevalent in Ashe and Alleghany Counties which tend to have a blighting and depreciating affect on housing and generally create a poor image. One is the large number of junk automobiles which have been left to rust beside the road or in a field. Another is the dilapidated condition of a number of outbuildings -- barns and storage sheds. Often these are next to a house which is being beautifully maintained, and they certainly detract from the appearance of the property. A third condition is the number of "cross-roads" sundry stores, filling stations, and repair shops scattered in the residential communities. While these places serve a useful purpose, they tend to be poorly constructed and maintained and generally present an unsightly appearance.

OBSTACLES

1. Lack of a Housing Delivery System

A "delivery system" is not yet existing in the private sector or in the governmental framework which is adequate to stimulate and provide the level of housing production necessary to meet future needs. An estimated 350 units will be needed in the next two years for family relocation; 200 units will be needed each year to replace dilapidated housing; and an average of 50 units a year will be needed to keep up with population increases. These estimates do not include units which may be needed temporarily by reservoir construction workers.

Last year the total housing production in Ashe and Alleghany Counties was 149 units, not including mobile homes. If the necessary annual rate of new construction is to be accomplished, production must more than double, and soon! There are a number of factors working against this goal:

- Insufficient market data

Data to help forecast *specific* needs have not been developed. For the housing industry to meet the demand it must determine the exact nature of the market: how many units are needed in each price range; what are the preferences in style, materials, and location; etc? Since the largest initial demand will be from families relocating from the reservoir project area, information on family size and composition, financial ability, and preferences should be gathered immediately.

- Cost and availability of mortgage money

Mortgage money is in short supply and interest rates are at an all time high. The current financial situation, which is beyond local control or influence, has been and will continue to be a major obstacle to accomplishing housing goals.

- High development costs

Terrain and rock conditions substantially increase the cost of developing homesites. Cases have been reported where home loans were turned down because land improvement costs were too high and out of proportion to the total cost. Most local developers and builders are reluctant to tie up money in improvements necessary to meet the subdivision requirements of the Federal Housing Administration or the Farmers Home Administration. As a result there has been little subdivision development and most housing sites are scattered along existing roads. The result is poor land utilization which makes public services inefficient and costly.

- Under-utilization of government loan programs

Home loans insured by the Federal Housing Administration (FHA), those insured by the Farmers Home Administration, and those guaranteed by the Veterans Administration (VA) have been under-utilized in Ashe and Alleghany Counties. The reasons seem to be a general wariness of the Federal government, a lack of understanding of the programs and their advantages, and the inconvenience and "red-tape" involved. Most homes are financed by conventional loans and a 25 to 30 percent down payment is required. The term of the loan may be up to 20 years. Under the government loan insurance and guarantee programs, the down payment required is less and the repayment term is longer. This makes homeownership available to many families who could not meet the equity investment or higher monthly payments required by a conventional loan.

Blue Ridge Electric Membership Corporation recently initiated a service to help builders and prospective borrowers prepare applications for Farmers Home Administration insured loans. The result has been a major increase in housing interest and activity, so perhaps this one step will help overcome this obstacle.

2. Lack of Codes and Ordinances to Guide Land Use, Land Development, and Construction.

At the present time neither county has in force a comprehensive set of codes and ordinances which are necessary to guide and insure orderly growth and development and the proper construction and maintenance of buildings. The set of codes and ordinances should include a building code; plumbing code; electrical code, housing code, subdivision ordinance, and zoning ordinance. The latter two are being developed as a part of the current planning program. Without these codes and ordinances *and a strong implementation program to make them effective*, the problems of housing will multiply faster than they can be solved.

3. Human Obstacles

There are several human obstacles to the process of getting more and better housing. Chief among these are:

- Insufficient incomes

Incomes are often not adequate to reach the normal market of standard housing. The low incomes may result from poor schooling and training, lack of job opportunities, or perhaps low motivation. Another very real aspect is the fact that housing costs have increased faster than wages.

- Personal problems and characteristics

Personal matters such as poor health, advanced age, lack of credit, and competing needs and values in personal finances often pose a major obstacle and diminish the possibility for many people to participate fully in the housing market.

HOUSING PROGRAM

The proposed housing program for Ashe and Alleghany Counties is made up of two elements: the objectives toward which the counties want to direct their housing efforts; and the actions necessary to accomplish the tasks.

OBJECTIVES

1. Develop an effective and coordinated delivery system for making standard housing available to all people within their income ranges.
2. Eliminate substandard structures by upgrading existing homes which are deteriorating and replacing the ones which are dilapidated.
3. Eliminate conditions which have a blighting influence on residential properties.
4. Encourage the construction of mobile home parks and limit the location of mobile homes to these parks.
5. Help more people afford better housing by helping them overcome personal obstacles.
6. Provide a central housing agency to initiate and co-ordinate housing activities.
7. Make greater use of available housing assistance programs.

ACTIONS

Some very positive steps have already been taken to begin meeting the housing problems. Other steps need to be taken immediately to secure broad-based local commitment to the housing objectives and to fully mobilize and direct available resources in carrying out specific actions. These actions call for participation by both government and business in a united and coordinated effort.

1. Current Actions
 - A comprehensive planning program is underway for the two county area. Included in the first year's activities are a sketch land development plan, a zoning ordinance, and subdivision regulations as well as this housing element.*
 - As mentioned before, the Blue Ridge Electric Membership Corporation recently started a service to help people apply for Farmers Home Administration insured home loans.
 - A detailed study has been initiated by the Blue Ridge Planning and Development Commission to determine ways and means of setting up a service to help initiate housing in their district of Ashe, Alleghany and Wilkes Counties. The function of this service would be three-fold: to bring buyers, builders, and lenders together and inform them of various assistance measures; to establish continuing contact and communication with the different assistance agencies; and to enter into joint ventures with private enterprise.

*A "Comprehensive Plan for Development of Water and Sewerage Facilities" for Ashe County was completed in November, 1968. This is the only previous planning study undertaken in either county.

2. Suggested Actions

1970

- The Board of Commissioners in each county should appoint zoning administrators as soon as possible so they may begin a period of training and orientation prior to adoption of the zoning ordinance.

1971

- The Planning Boards should immediately initiate a survey of families in the Blue Ridge Reservoir area to determine their specific housing needs and desires.
- The Board of Commissioners in each county should adopt the initial zoning ordinance and subdivision regulations.
- The Planning Boards should study the use of housing and building codes and should submit their findings and recommendations to the County Commissioners for implementation.
- Local builders should start construction of a minimum of 200 housing units.
- The Blue Ridge Planning and Development Commission should take all necessary steps to initiate the proposed "housing development service."
- The Planning Boards assisted by the State Health Department should explore ways of establishing an environmental sanitation program to rid the counties of refuse and junked cars.
- The Planning Boards should update this housing element to reflect findings and recommendations of the Blue Ridge Planning and Development Commission's study, 1970 Census information, and the relocation study in the reservoir area.
- Local financial institutions should take steps to broaden their home loan policies.

1972

- The Planning Boards should update the land development plan and expand the scope of the zoning ordinance.
- Local builders should start construction of another 200 housing units.
- Each county should take necessary steps to initiate the environmental sanitation program.
- The Boards of Commissioners in each county should thoroughly study the feasibility of creating county housing authorities.
- The Employment Security Commission should investigate the need for a manpower training program in the two-county area. Such a program might give particular attention to training skilled industrial workers as a means of attracting new industries and to training service industry workers who will be needed to meet the needs of reservoir developments. An extensive training program in the building skills already exists in the public schools and has been highly successful.

- Local financial institutions assisted by the Blue Ridge Planning and Development Commission's housing development service should initiate a volunteer family financial counseling program.

1973

- The Planning Boards should update the housing element by re-assessing needs, evaluating progress, and revising suggested actions.
- Local builders should maintain housing production levels.
- Board of Commissioners should implement recommendations of the Employment Security Commission concerning manpower training programs.

A cost estimate for carrying out the planning studies recommended above is set out in Appendix A of this report.

PLANNED WORK PROGRAM

The following list is a summary of the work which is planned to be done during the summer of 1954. It is intended to provide a general idea of the scope and nature of the work which is to be done during the summer of 1954. It is not intended to provide a detailed description of the work which is to be done during the summer of 1954.

Item	Planned Work	Estimated Cost	Estimated Time
1	General Survey of the Area	100.00	10.00
2	Survey of the River	100.00	10.00
3	Survey of the River	100.00	10.00
4	Survey of the River	100.00	10.00
5	Survey of the River	100.00	10.00
6	Survey of the River	100.00	10.00
7	Survey of the River	100.00	10.00
8	Survey of the River	100.00	10.00
9	Survey of the River	100.00	10.00
10	Survey of the River	100.00	10.00
11	Survey of the River	100.00	10.00
12	Survey of the River	100.00	10.00
13	Survey of the River	100.00	10.00
14	Survey of the River	100.00	10.00
15	Survey of the River	100.00	10.00
16	Survey of the River	100.00	10.00
17	Survey of the River	100.00	10.00
18	Survey of the River	100.00	10.00
19	Survey of the River	100.00	10.00
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45	Survey of the River	100.00	10.00
46	Survey of the River	100.00	10.00
47	Survey of the River	100.00	10.00
48	Survey of the River	100.00	10.00
49	Survey of the River	100.00	10.00
50	Survey of the River	100.00	10.00

APPENDIXES

APPENDIX A.

PLANNING WORK PROGRAM

The following list is a summary of planning work which is specifically related to housing and is proposed in Chapter IV, Housing Program. This list, which includes manpower and cost estimates, is intended as a guide to the Ashe and Alleghany Planning Boards and the Boards of County Commissioners in budgeting future activities.

	Work Item	Estimated Man Months	Estimated Cost
1971			
1.	Conduct a family relocation survey in the Blue Ridge Reservoir Project Area to determine specific housing needs and desires.	3.2	\$3,200
2.	Study the feasibility of establishing a housing and building codes and develop an implementing procedure	3.0	3,000
3.	Develop an environmental sanitation program	2.5	2,500
4.	Update the Housing Element in light of 1970 Census data and other on-going studies	1.0	1,000
1972			
1.	Update the sketch land development plan and expand the scope of the zoning ordinance.	4.0	4,000
2.	Study the feasibility of creating county housing authorities and develop a basic local understanding of various housing assistance programs.	2.2	2,200
1973			
1.	Update the previous Housing Element by re-assessing needs, evaluating progress, and revising the action program.	2.0	2,000

ENDORSEMENTS

ASHE COUNTY COMMISSIONERS

FRANK MCMILLAN, CHAIRMAN
REEVES D. WEAVER
JOSEPH B. ROBINSON

Jefferson, North Carolina

HAROLD F. STANLEY
DEAN HART

January 5, 1971

Batten Associates
Winston-Salem, N. C.

Gentlemen:

The Initial Housing Element for Ashe and Alleghany Counties has been reviewed by local officials and is endorsed by the Ashe County Planning Board and the Ashe County Board of Commissioners.

Wilson Bau
Chairman, Ashe
County Planning Board

Frank McMillan
Chairman, Ashe County
Board of Commissioners

BLAKE HAMPTON, CHM.
PINEY CREEK, N. C.
J. R. GAMBILL
SPARTA, N. C.
B. H. RECTOR
ENHICE, N. C.

OFFICE OF

ERNEST EDWARDS
REGISTER OF DEEDS

THE BOARD OF COUNTY COMMISSIONERS

ALLEGHANY COUNTY
SPARTA, N. C.

January 7, 1971

The Initial Housing Element for Ashe and Alleghany Counties has been reviewed by local officials and is endorsed by the Alleghany County Planning Board and the Alleghany County Board of Commissioners.

Sam Taborsky
Chairman, Alleghany
County Planning Board

Blake Hampton
Chairman, Alleghany County
Board of Commissioners

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